

# The Pocahontas Times.

VOL. XXXVI NO. 21

MARLINTON, POCAHONTAS COUNTY WEST VIRGINIA, JANUARY 10, 1918

\$1.00 A YEAR

## LIGHT PLANT BURNED

### THE MUNICIPAL LIGHT AND WATER PLANT DESTROYED TUESDAY MORNING

About 6:30 Tuesday morning, January 8, the Municipal Light & Water Plant was discovered on fire. So fast did the flames spread through the wooden structure, that the building was about burned down and much of the machinery greatly damaged before the fire could be drowned out. The tannery company and the down town hose company responded promptly and a heavy pressure of water was had from the Tannery water system.

It is not known how the fire started, but when first discovered the roof was blazing. The loss is estimated at over \$8,000. There was insurance to the amount of \$6,900.

A fine new engine was just being installed, but as it was in addition to the main building, this valuable piece of machinery was not greatly damaged.

Dyamos, engines, boilers, pumps and equipment were destroyed or greatly damaged.

For the present the town will be without light, and for water it will have to depend upon the Tannery. Only for an hour or two was there a lack of water on Tuesday morning, before connection was made from the town lines to the powerful Tannery pumps.

The light and water plant is owned by the Town of Marlinton, having been purchased by the town last fall for \$20,000.

## THE GOLDEN RULE IN OPERATION

"Do unto others as you would have them do unto you," still finds expression among us. For example witness the gathering at George Auldridge's on last Friday, January 4th. Mr. and Mrs. Auldridge have both had severe cases of measles. Mr. Auldridge is able to be up and around the house but his wife has developed a case of pneumonia following the measles and has been very ill, but is slowly improving at this writing.

Some of the neighbors noticed that his wood was getting low, and they set Friday as a day when they would come and stock up his shed. Friday morning the following men with their axes, saws and three big teams appeared on the scene: Lee Carter, Henry Moore, Harper Moore, S. L. Barlow, Lee Barlow, S. D. McClure, Robt. Beverage, W. H. Gilmer, F. M. White, Preston Duncan, Amos Gay, Reed Gay, Albert Barlow, Elmer Baxter, Charlie Baxter, Levi Baxter, Anderson Barlow, E. B. VanReenan, Roy VanReenan, Noah Bright and Howard Hill.

The men divided themselves into three squads. One squad went to the woods, sawed down the trees and prepared them for skidding. Another squad took the teams and skidded the logs in, while a third squad remained at the house, sawed up and split the wood and stacked it away. Now he has a good winter supply on hand.

Not only did the men come but the following ladies were present to see that the men had a royal dinner. Mrs. Mary Carter, Miss Edith Baxter, Mrs. Edna Duncan, Mrs. Ella Smith, Mrs. Mary Duncan, and Mrs. Hannah Wanless. And a most elegant dinner they prepared as every man witnessed to. It was a happy crowd and these two good neighbors truly appreciate this kindness. It may be noted here that this is the second time this winter that these neighbors have come to their help in this way. Someone during the day overheard Mrs. Auldridge, who is still quite low, say that she did not mind dying but she did hate to leave this good world. Are you bringing sunshine to some one else?

## CATTLE SHOW

### TO BE HELD AT MARLINTON NEXT FALL.

The directors of the Pocahontas Cattle Club met at Marlinton last Friday, to prepare a prize list and to formulate rules and regulations for the Second Annual Cattle Show, to be held at Marlinton at the time of County Farm Exhibit, probably in the month of October.

The cash prizes are liberal, aggregating \$275-\$100 for the best registered bull in the county, beef breed; \$100 for the best calf, either sex, of any of the beef breeds, in the county; and \$25 in each of the three districts other than the district from which comes the calf awarded county prize, for the best calves of any of the beef breeds.

\$100.00 for the best registered bull, of any of the beef breeds, one year old or older by April 1, 1918. The bull may be secured anywhere, but must be in the county by April 15, 1918, and his registry papers in the hands of W. H. Barlow, Secretary, Hunt-ersville, not later than April 15, 1918. Notice of the owner's intention to exhibit him. A person may enter any number of bulls in this class. All bulls must be lead, with ring in nose.

\$100.00 for the best calf in Pocahontas County, of any of the beef breeds, either sex, to be calved in the county, season 1918. Calves to be broken to lead. Exhibitor to enter but one calf in this class, and that in the name of owner.

\$25.00 each for the best calf of any beef breeds, either sex, in each of the three remaining districts—no district prize to be awarded for the calf winning the county prize. Calf to have been raised in county, of 1918 season, to be broken to lead; exhibitor to enter but one calf, and every calf to be entered in the name of the owner.

Every citizen of Pocahontas County is eligible to enter stock in this show, whether a member of the Pocahontas Cattle Club or not. They are urged to become so interested in advancing the stock industry of our county that they will compete for the prizes. The prizes will be most heartily bestowed on whoever wins them. If you want to show a progressive spirit, put a calf in condition for the show or buy that registered sire you have considered buying this long time. The prizes alone are worth the effort, and even if you don't get a prize, you will have learned something. Show your appreciation of this effort to improve the cattle of the county by taking an interest in this show. If you are not proud of your cattle, buy a bull that you are not ashamed to show. The county prize would go good ways in paying for a fine animal.

The farmers are urged to become members of the Pocahontas Cattle Club. It is they who will directly benefit from improved live stock, and that is the avowed object of the organization. It means prosperity to put high-priced feed in a good steer to be sold a profit, but the reverse is true of the runty steer which must be sold for less than the worth of feed it has consumed and the taxes on the high priced land on which it has grazed. A large membership will enable the Club to accomplish a great deal in bettering the grade and increasing the number of our cattle. It is an organized, concerted effort for the betterment of the coming industry of this region—raising livestock. The larger the membership the more valuable and attractive will be the prizes offered, for the membership

fees go mostly for this purpose. The cattle show is no longer an experiment; it is a tried means of educating the people, and especially the farm boys and girls, as to the advantages of pure bred stock. It is not by accident or chance that counties adjoining Pocahontas, with like soil and climate, receive more per pound for their cattle. Where they hold cattle shows regularly, pure bred sires are most numerous and the cattle business shows the greatest profit.

The calf show at Marlinton last fall was a revelation to us all, and the coming show will be more of an eye-opener if the people of the county can be induced to take an interest in the matter. The prizes offered are certainly attractive and well worth an effort, not to mention the encouragement every entry lends to a movement which means so much to Pocahontas County and the Greenbrier Valley.

The prime mover of the Pocahontas Cattle Club and Cattle Show is S. B. Nethkin, of Cass, who deals extensively in live stock. The West Virginia Pulp & Paper Company has manifested an interest by a liberal donation, as did also the First National Bank and the Bank of Marlinton. Among the larger farmers of the county who have interested themselves in the matter are M. L. Beard, Denny Callison, J. Lanty McNeel, J. S. McNeel, and Fred Ruckman, of the Levels; A. C. Barlow and J. B. Hevener and J. J. Coyner, of Edray; Uriah Hevener and G. V. Hannah, of Greenbank; W. H. Barlow, of Huntersville.

## High Individual Morale.

The reason why morale is necessary in times of peace as well as in war is that the morale of no army can be higher than the individual morale of the men, declares San Antonio Light. Therefore the very best soldiers are those recruited from civil life who have every day morale—the men who do things, who stand fearlessly for what they believe to be right, who are undismayed by opposition and apparent defeat, and who accept life's tribulations calmly, patiently and with fortitude.

Men of that stripe cannot be stamped out or confused in military affairs, once they have been trained as soldiers, just as in every-day life they cannot be kept down by circumstances. They are individually invincible and hence when organized into an army, they are militarily invincible. Therefore when you read of an army or a military unit with a high morale you know that the men in the ranks and the officers over them are men of strong, dominant courage who meet death calmly in the discharge of their military duty and who cannot be routed nor overawed by the enemy, but must be vanquished, if at all, by fighting.

## Communication by Flags.

Those who have read Cooper's novel, "The Pilot," will remember how the American officer instructed his lady love to communicate with him by little flags of varied colors. Cooper, with a novelist's freedom, made his character apply a system which had already been extensively experimented with in the British and French navies. For after much experimenting combinations of flags of various shapes and colors were gradually developed into what we call a "code" today. Probably the most famous flag signal ever flown was Nelson's at Trafalgar, but it required a great number of combinations of flags (hoists), they are technically called to spell out: "England expects that every man will do his duty."

## Women in India Need Education.

At a meeting of the Women's Indian Study Association, Miss Bord, secretary in England for the Women's University settlement, Bombay, said that only one per cent of Indian women could read. She declared the great need was for the Indian girls to take up the profession of medicine. It had been stated by an authority that an Indian woman in child birth had less chance than a soldier on the battlefield.

## Contradictory Evidence.

"There is one thing curious about the minutes of a meeting."  
"What is that?"  
"They are generally affairs of moment."

## SECOND FOOD PLEDGE CAMPAIGN

The Food Administration has decided to launch another campaign for membership. The plan is to give each family another chance to become a member by distributing the Food Pledge Cards to those who for any reason did not sign the card before.

The County Committee is working through the schools as the only medium through which all the people may be reached. The Food Administration wishes to know the number of families and how many of them are active members displaying window cards. We were much surprised to find that Pocahontas has less than a half of her families enrolled in this important organization; that more than half of the families are taking no recorded part in the conservation of food, which is so vital in this world war.

The people of this county have responded nobly and well to the different demands made on them by reason of this war, and so far have a clear record in all things in connection with it, and is it possible that more than fifty percent of the families of the county are unwilling to make some little sacrifice to the home by observing the rules for food conservation that our soldier boys and our allies may have enough of the right kind of food while they fight our battles?

By signing the card you pledge the government your support in doing what you can—use more corn and less wheat for bread; less meat and more vegetables, and dairy products and fruits; less sugar and more syrups and honey and other sweets.

The County Committee is asking each teacher to do the following—

1. Canvass the homes of your school district and find the number of families.
2. Ascertain how many have signed the Food Pledge Card and have the Window Card.
3. Solicit those who have not and make the proper explanation and try to get their membership.
4. Send the number of families in the school district and the number of families signing the cards at any time together with the signed cards to some member of the county committee on or before February 1, 1918.

Supplies will be furnished by the committee. Mr. Scott has Little Levels District; Miss McClintic and J. A. Sydenstricker Edray and Huntersville Districts, and Greenbank District will be supplied and waited on by the county agent and the county superintendent of schools.

B. Williams,  
Burt Johnson  
Lucile McClintic,  
J. A. Sydenstricker,  
W. E. Scott.

## MRS. WM. IRVINE, DEAD

Mrs. Wm. Irvine died at her home in Marlinton Thursday morning, January 10, 1918, after a long illness. Funeral services will probably be from the Methodist church on Saturday. Mrs. Irvine has been a resident of Marlinton since the town first started, coming here from Johnstown, Pennsylvania. She is survived by her husband and their daughters, Mrs. L. W. Burns, Mrs. S. L. Hogsett, Mrs. G. H. Gunnoe, Helen and Dorothy; Mirle and Claude; also by her sister, Mrs. A. E. Smith.

## Irish Crop Report.

According to the agricultural statistics of Ireland the total acreage under crops in 1918 was 4,806,575. The acreage under crops the past year was 5,570,453, showing an increase of 763,878 acres, or 16 per cent. The total area under potatoes in 1917 was 702,263 acres, as compared with 586,308 acres in 1916, an increase of 122,955, or 21 per cent; under hay, 2,582,723 acres, as compared with 2,406,247 acres in 1916, an increase of 126,476 acres, or 5.3 per cent.

## EXPERTS WORK ON MUNITION PLANT

### BARRACKS FOR WORKMEN WILL BE ERECTED FIRST ON NEW SITE OF FACTORY.

## REGENTS TO AID GOVERNMENT

State Board of Regents, Acting as the West Virginia Educational Board, to Assist Government by Establishing Vocational Classes to Aid Selects.

(Special Charleston Correspondence.)  
Charleston.—The whole force of experts in the employ of the Thompson-Starrett Co., the construction company which holds the contract for the erection of the United States Government Explosives Plant C, at Sates, across the Kanawha river from St. Albans, are now busy working out plans for beginning construction work at once and most of the party has spent part of the day on the site of the project at Sates.

The men in charge of the several departments of the construction company's business have been conferring with Charleston men and corporation officials to get the preliminary work under way. F. H. Schnepfer, in charge of arranging traffic facilities, conferred with steam and electric railway officials and expected to complete arrangements immediately.

It was said, also, that it had been found possible to secure all the lumber needed for the immediate use of the company in building barracks for their workmen from Charleston lumber concerns. The building of these barracks necessarily will be the first work to be done so that proper care can be taken of workmen entering the job from out of the city.

Though no official announcement was made regarding the exact proportions of the plant, it was declared that it "will be no infant." Further announcement of details of that nature will await the pleasure of officials of the War Department, it was said, for which purpose a bureau of information will be established.

By means of an extensive advertising campaign for laborers, it is expected to have at least three thousand men working on the plant by February 1. The headquarters for the company, including the information bureau, will be maintained in Charleston, it was learned.

## Increase in Marriages.

The annual record of vital statistics compiled in the office of County Clerk L. C. Massey shows a healthy growth in marriages, many more births than deaths, and more boys born than girls in Kanawha county during the year 1917. But it is very evident that the death record is not fully reported by physicians as required by law. In this connection the county clerk calls attention to the statute requiring doctors to make reports of births and deaths within 30 days, under penalty of fine for failure to do so. The importance of having these records complete has been fully demonstrated since the military draft became operative. There have been many calls for birth certificates needed to secure passports and for use in slacker cases. During years past there has been a great deal of carelessness on the part of physicians in making reports of cases of births and deaths attended by them, and this dereliction of duty has been the cause of considerable trouble to young men concerned with the selective military service. The total number of births reported by physicians during the year 1917 to the county clerk's office is 1,417. Of this number, 847 were boys and 746 girls, 1,529 white, 38 colored, 1,568 born alive, 59 born dead. The death record so far as reported to the department shows only 353 deaths, of which 322 were white, 41 colored; 196 males, 147 females.

## Asks Heavy Damages.

Roswell T. Haggood filed suit in the Circuit Court against the Rock Camel Coal Co. to collect \$40,000 damages. In his complaint Mr. Haggood alleges that in 1914, in the capacity of mechanical engineer, he overhauled and remodeled the defendant's machinery and plant and set the business on an efficient plane. For these services he was to receive a salary and part of the profits. He contends, however, that when he had put the concern on a profit basis he was released. The defendant owns several thousand acres of coal and oil lands in the Elk River valley.

## Checks Mailed.

Checks aggregating \$4,500 were mailed out by Captain Brockbridge Jones, chief disbursing officer for the war department in West Virginia, which pays all accounts to date for the first draft, and expenses incidental to the second call.

## Wants More Money.

Declaring that the county court of Lewis county has fixed a sum to be spent by him in running his office next year that is unreasonable and absolutely inadequate for the purpose, Sheriff R. R. Hale, of that county, has written to the attorney general for an opinion regarding action he may take to compel the court to allow additional funds for his use. He has been advised, however, that in the attorney general's opinion "it is the prerogative of the county court to fix the aggregate amount."

## HOW CAMEL WAS PERSUADED

### Beast, Resented Carrying Bushman's Teakettle, and Was Led to Believe Rider Did the Work.

In 1896 camels from India were first brought to Australia for general service, says Norman Duncun in his book, "Australian Byways." It was a happy experiment. A herd of more than 600 arrived with their Afghan masters in 1894. It is estimated that there are now 10,000 camels at labor in the dry, back regions of the commonwealth. An Australian loves a horse and respects the sturdy worth of a bullock; he regards a camel, however, with tolerance rather than approbation, and will not employ so outlandish and perverse a beast except to the great advantage of his needs.

"We used to think," said Jerry, the camel driver employed by the author, "that we couldn't get along without the 'Ghans.'"

"Surely they know how to take care of camels?" I asked.

"No fear!" Jerry scoffed. "They had a lot of superstitions—like curing a camel with a necklace of blue beads—and that's about all. The government breeds better camels now. That's only natural; we're white. I don't mean to say, though, that we've bred the devil out of our camels. Sometimes I lose patience with the brutes."

"A couple of years ago I was traveling to the north of this with a train of four pack camels. One morning when I was packing I found that I had forgotten to stow away a billy can (bushman's teakettle). When I picked that little billy can up and made for the nearest camel, meaning to hang it on his pack, he began to double and groan, as if it wasn't his billy can, and he wasn't going to carry more than his share, and what did I mean anyhow by proposing to overload a poor camel that way? So to make things easy I switched off to the next camel. And he began to groan. They all groaned. Not one of them would have that little billy can on his back."

"Well, I was disgusted. Instead of hanging it on a pack I mounted my riding camel, with the billy can in my hands. He was horrified. Goodness, how he bawled! When he got up he was bawling still. Wouldn't move a step! And then I leaned forward and shook that billy can in his face. And that satisfied him. Off he went without a murmur. Why? I reckon he thought I was carrying that billy can."

## Ship of Mystery.

The manufacture of a large part of machinery to replace anything broken is almost impossible in the limited space of the tannery's machine shops. But wondrous feats are performed in the repair shops that accompany fleets on stations remote from dock facilities, states a British war correspondent.

The repair ship is a huge floating smithy and machine shop packed with everything that the wit of man can concentrate into the space for treating wounded battleships. These ships employ some of the best artificers from our naval dock yards, and are scattered in every quarter in which the British fleet is stationed remote from dock facilities. The Boche has ever that no inquisitive Boche has ever been allowed to intrude his nose aboard one to investigate its mysteries and take the information to his employers of how the strange feats performed by the repair ship are effected. The repair ship is the abode of secrets.

## Stopping the Ex-Czar's Express.

The ex-czarine's belief in the unspeakable Rasputin proves that she was of a strongly superstitious turn of mind, and she is generally regarded as the true maker of the revolution in Russia, but an incident which occurred whilst the ex-czar was traveling from Petrograd to Moscow proves that the superstition is not all on her side.

It appears, says a writer, that the ex-czar wears a ring in which he believes is embedded a fragment of the true cross. It was originally one of the treasures of the Vatican and was presented to one of the czar's predecessors for diplomatic reasons. The value he places on this superstitious relic was proved when he accidentally left it behind him when traveling to Moscow. He had the train stopped instantly, a special express sent post-haste and a trusty messenger sent post-haste back to fetch the missing ring, nor would he allow the train to budge an inch till his messenger returned, hours afterward with the relic!

## Pay Shoeworkers More.

The female machine operators employed in the Birmingham and Wallace leather trades have been awarded advances in wages as from last October. Female machine operators fifteen years of age and over are to receive 10 per cent bonus on their actual earnings. The minimum rate for those of eighteen years and over, who have been engaged as machine operators for more than one year, is to be 12 cents an hour for hot-ax machines, and 11 cents for dry-hot machines. The time rate for female operators between the ages of fifteen and eighteen is to remain as at present, provided that after being engaged on machines for one year the time rate shall not be less than eight cents per hour. Time and a half has been settled as the overtime rate.

## Win Truth by Strength.

We think that we shall win truth by striving after strength. Instead of knowing that we shall gain strength just in the degree that we become true.—Phillips Brooks.

## THE TOBACCO FUND

Mrs. W. A. Bratton wishes to express her thanks to the young ladies who played basket ball for the Tobacco Fund last Tuesday night—Peanuts against biscuits; the latter won.

## ADDRESSES WANTED

If any of the following men from Pocahontas are in the army, anyone having any of their addresses will please send to Mrs. W. A. Bratton, Marlinton, so that they may share in Soldier's Tobacco Fund.

J. W. Hevener, Joseph H. Kiester, Parker L. Curry, James Auldridge, Page D. Waugh, Edgar Tallman, J. W. Bryant, Fred Lynch, Vency F. Dilley, Joe Hoover, Jesse B. Shaffer, Frank L. Wickwire, Chas. W. Adkins, Luke Wilson, Dan Swackhammer, Edward P. Goring, Albert Paluga, Lullier Hudson, Albert VanReenan, Clyde Hulse, Wm. Crowley, Clyde Crowley, Leslie E. Johnson, Chas. Calhoun, Mark Davis, Barney Dunkin, Geo. Hopkins, Arthur Kooztz, Henry Chaney, Elmer Moon, J. D. Louny, Hoy Mullenax.

## CONTRIBUTORS

W. A. Browning 1.00; Joe King 25c; P. C. Post 50c; David Smith 1.00; O. Bennett 1.00; Clarence Barlow 50c; Howard Hawkins 50c; O. M. Hooks 50c; F. C. Dinger 1.00; Jesse McLaughlin 1.00; W. A. Bratton 1.00; Frank Anderson 50c; S. B. Wallace 2.00; A. C. McCoy 1.00; H. Kelmenson 1.00; Malcomb & Son 1.00; N. C. McNeil 1.00; R. S. Hickman 1.00; J. S. Matthews 50c; Geo. S. Graham 50c; W. T. Morgan 50c; E. L. Glosser 50c; Jacob Cooper 50c; M. Segel 50c; W. A. Brill 50c; Amos Wooddell 50c; John Rose 50c; G. M. Brice 50c; L. O. Palm 25c; J. J. Coyner 1.00; L. B. Bumgardner 1.00; Mrs. J. M. Spinks 1.00; Dr. J. M. Spinks 1.25; Chas. Ware 1.00; Mrs. H. E. Nixon 1.00.

## DURBIN

The weather has been very cold here, the thermometer registering 20 degrees below zero.

Mrs. Leroy Fenton and Mrs. Dr. S. A. Willhide have gone to Florida to spend the winter.

Miss Nell Nicholas and Clarence Sheets were married Tuesday, January 1st at the home of Mr. and Mrs. T. S. Sigler. A few friends were present, among whom were Mrs. J. F. Folk, of Durbin; Mrs. Mack and daughter Anna, of Tennessee; Frank Folk, of Randolph, Macon College; Mrs. Gilbert of Cass, Rev. J. P. Atkins performed the ceremony. Miss Nicholas is a popular young lady and has a host of friends in this county. Mr. Sheets is a son of J. A. Sheets, of Greenbank. We wish this young couple much happiness.

## MARLINTON PRESBYTERIAN CHURCH

Rev. J. M. Walker, Pastor.  
Sunday School at 9:45 a. m.  
Preaching at 11 a. m. and 7:30 p. m.  
Christian endeavor at 7 p. m.  
Public invited to all services.

## MARLINTON METHODIST CHURCH

Rev. W. D. Keene, Pastor.  
Sunday School promptly at 9:45  
The attendance was good on last Sunday notwithstanding the weather. Let it be larger this Sunday. The pastor will preach at the 11 o'clock hour. On account of not having any street lights, the pastor, after consulting with members of the church, has decided to have an afternoon service instead of the usual evening service. The hour will be 3:30. There will be a short Epworth League service at 3 o'clock. Please remember the two services will be at 11 o'clock and 3:30. There will be special music at both services. Our friends are invited to come and worship with us, especially at the afternoon hour.

## CARD OF THANKS

I kindly thank the people of Buckeye and Marlinton for their most appreciated sympathy and help in our bereavement. In the death of our baby, little Eeetor Anna, aged six months, who died January 3, 1918. We are more than thankful for the kindness the people have shown us and hope the time will come when we may return their kindness. Wishing all happiness and success throughout life, I am yours gratefully.  
James A. Shaver and Family.

The town election resulted in the election of J. W. Milligan, mayor; W. L. Dearing, recorder; S. J. Rexrode, G. W. Sharp, E. C. Ambrose, D. W. Williams and J. W. Barter, councilmen. W. A. Eskridge was the preference for sergeant. A small vote was cast.

William Adkins of Denmar, aged about 45 years, died on January 9, 1918, from an abscess on the brain. He was a native of Summers county but had lived in Pocahontas a number of years. A few years ago his house burned down at Beard and his little boy was burned to death. He was a good citizen.

Married, at the Methodist Parsonage by Rev. W. D. Keene, on January 6, 1918, William Page Sutton and Miss Mary Madge Lane.

## Notice

Any of my patients who I have fitted glasses for, needing broken lenses or frames replaced, can have this done by sending them to me, as I have all prescriptions here with me.  
C. M. Youso,  
652 Huntington Ave.,  
Boston, Mass.

## Providing Banking Protection

The vast resources of the Federal Reserve System, now over a thousand million dollars are contributed by the depositors in banks which, like ourselves, are members of this great system.

The largest and the smallest of our depositors each contribute in the same proportion to this fund, which gives protection to all.

If you haven't this protection already you ought not to delay. You secure it the moment you become one of our depositors.

First National Bank  
Marlinton, W. Va.



HUNTER & ECHOLS INSURANCE AGENCY INC.

F. M. SYDNOR, MANAGER

Marlinton,

West Virginia.

## You Save A Little

but may lose a lot, if you do not take out a policy of fire insurance in time. You are gambling with fate. You may pay one premium or fifty, yet your property can go up in smoke at any time. Beware and take out your policy with us before you have regrets.